

City of Madison A.I.

CDBG Committee Presentation, September 12, 2013

City of Madison Analysis of Impediments to Fair Housing Choice

MSA

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Analysis of Impediments to Fair Housing Choice

Madison, WI

TOPICS

- *Fair Housing and the AI*
- *Study Process*
- *Demographics*
- *Conclusions/Findings/Recommendations*
- *Discussion*



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Analysis of Impediments to Fair Housing Choice

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What is fair housing?

- *Fair housing = equal opportunity housing = choices not limited by illegal discrimination*
- *Impediments to fair housing choice are defined as any actions, omissions, or decisions that restrict, **or have the effect of restricting**, the availability of housing choices, based on race, color, religion, sex, disability, familial status, or national origin, etc.*
- *Protected classes established by US, state, county, and local laws*



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What is an AI and why is it needed?

- HUD Entitlement communities required to Affirmatively Further Fair Housing (AFFH), per Fair Housing Act
- City prepares a Consolidated Plan every 5 years to guide use of HUD funds
- Analysis of Impediments to Fair Housing Choice (AI) is required every 5 years also, to ensure that activities meet the AFFH requirement
- The AI should be an honest appraisal of public and private activities



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Process

- *Data collection and Mapping – City, Census, HMDA*
- *Focus Groups – Private sector service providers, City staff*
- *Resident/Stakeholder survey*
- *Staff Review*
- *CDBG Commission Review*
- *Other Committee Reviews (CDA, EOC, Housing Strategy)*
- *Council Approval*



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Demographics

- *Population is diversifying (“Other” and Hispanic growing fastest)*
- *7.3% African American (concentrations north and south)*
- *7.4% Asian American (concentrations central and west)*
- *6.8% Hispanic (concentrations south)*
- *Incomes lowest north, south, central*
- *Poverty greatest north and south*



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Findings - Notable successes

- *Unique and beneficial local protected classes (e.g. receipt of rental assistance)*
- *Strong network of public and non-profit housing support organizations (City, Tenant Resource Center, Fair Housing Center, etc.)*
- *Landlords generally well-informed*
- *Good supply of handicap-accessible units (but too concentrated?)*
- *Good public transit system**



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Identified Impediments - SUPPLY

1.1 Inadequate Supply of Rental Housing

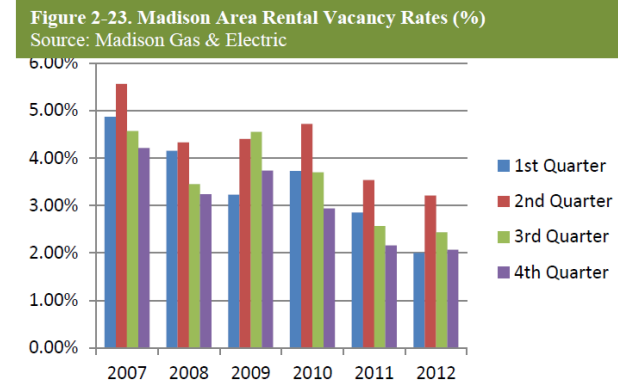
Based on what?

Rental Vacancy Data (MG&E)

Focus Groups

Recommended Actions

Programs and Policy to restore and maintain 5% vacancy



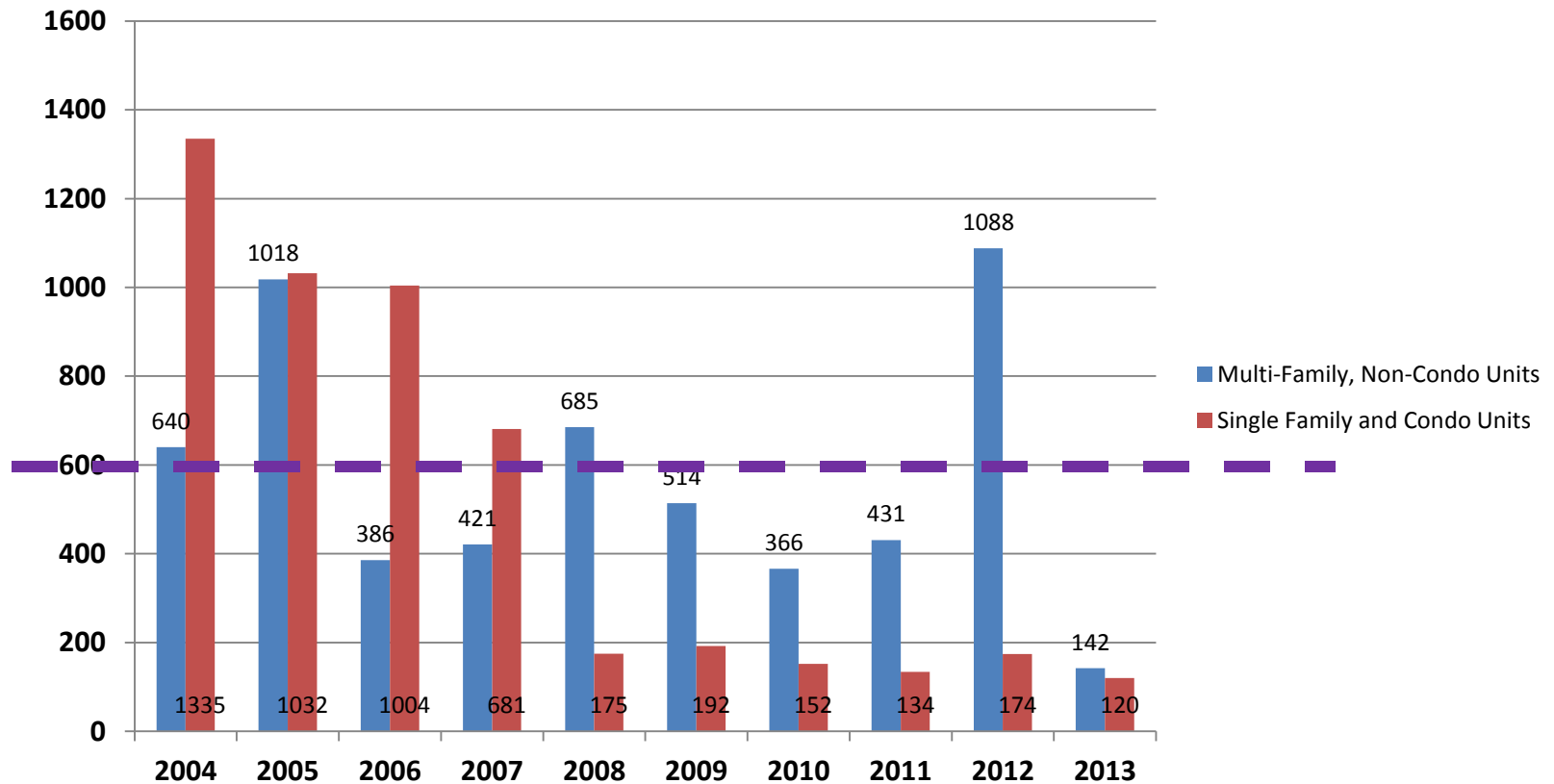
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Identified Impediments - SUPPLY

1.2 Inadequate Supply of Larger Rental Units

Based on what?

Focus Groups

Recommended Actions

Incentives to encourage more 3 and 4-bedroom units



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Identified Impediments - AFFORDABILITY

2.1 Inadequate Supply of Affordable Housing

Based on what?

Focus Groups

Census Data

Gross Rent as a Percentage of Household Income	Percent
Less than 15%	8.7%
15.0% to 19.9%	11.9%
20% to 24.9%	11.6%
25% to 29.9%	11.1%
30% to 34.9%	9.6%
35% or more	<u>47.1%</u>

Recommended Actions

Encourage cohousing and ADUs, resist NIMBYs



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Identified Impediments - FINANCIAL

3.1 Lack of Loans to Minorities

Based on what?

*Home Mortgage
Disclosure Act (HMDA)
data*

Recommended Actions

More homebuyer, homeowner and lender education

Table 2-32.
Applications by
Race/Ethnicity
Source: 2009 HMDA
Data

	Conventional loans	Percent of City householders
White households	85.8%	84%
Asian households	3.8%	6.2%
Hispanic households	1.6%	4.4%
Black households	0.5%	5.8%

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Identified Impediments - SPATIAL

4.1 Affordable Housing Projects Directed Toward Low Income Neighborhoods

Based on what?

Focus Groups, Maps

Recommended Actions

Comprehensive Housing Strategy, prioritize neighborhoods, resist NIMBYs



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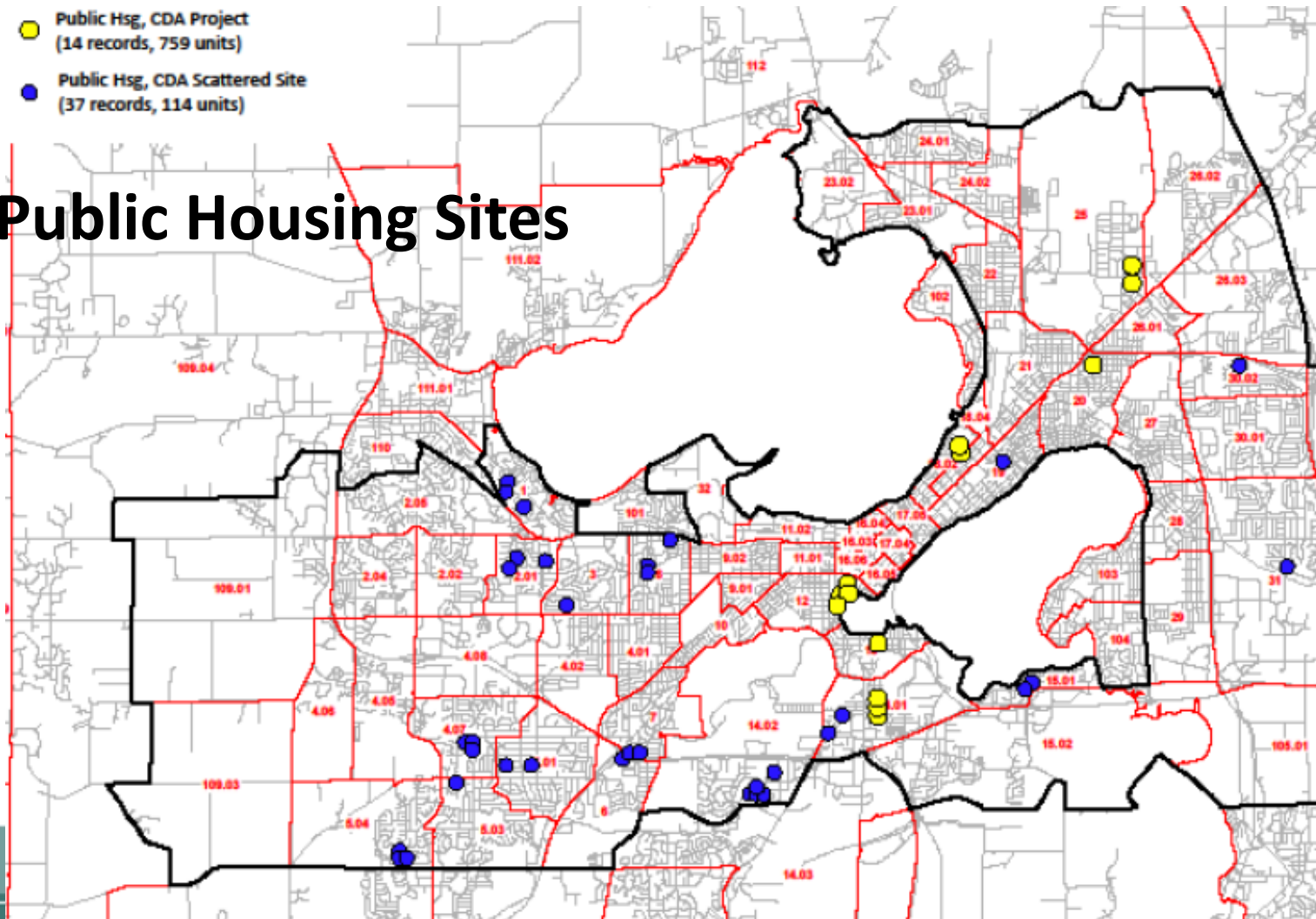
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- Public Hsg, CDA Project (14 records, 759 units)
- Public Hsg, CDA Scattered Site (37 records, 114 units)

Public Housing Sites



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Identified Impediments - SPATIAL

4.2 Transit Commuting Times Excessive between some Areas

Based on what?

Sample of possible commute routes

Recommended Actions

Express transit service, Transit Oriented Development



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Identified Impediments - SPATIAL

4.3 Poor Grocery Store Access in Some Minority Neighborhoods

Based on what?

Mapping

Recommended Actions

Policies to encourage daily grocery access within neighborhoods



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Identified Impediments - ADMINISTRATIVE

5.1 Limited Use of Fair Housing Complaint Procedures

Based on what?

Focus Groups, Survey, Complaint Data

Recommended Actions

*Market based on ease of process and quick resolutions,
optimize website*



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Identified Impediments - ADMINISTRATIVE

5.2 Uncertain Implementation Strategy and Responsibility

Based on what?

Focus groups, observation, staff feedback

Recommended Actions

Clear roles and responsibilities, agency collaboration



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Identified Impediments - ADMINISTRATIVE

5.2 Zoning Code permits concentration of disabled residents

Based on what?

Review of zoning code

Recommended Actions

Monitor outcomes, consider ordinance amendment



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Questions, Discussion



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